Case 15-05018 Doc 11 Filed 08/27/15 Entered 08/27/15 16:25:29 Desc Main Document Page 1 of 3

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF VIRGINIA HARRISONBURG DIVISION

IN RE: : Case No. 15-50036

:

LANCELOT P. WHARWOOD : Chapter 13

MARCIA M. MCKOY

Debtor(s) : Judge Rebecca B. Connelly

LANCELOT P. WHARWOOD : ADV. PRO. NO. 15-05018

MARCIA M. MCKOY :

•

V.

Plaintiff,

•

JP MORGAN CHASE BANK, N.A.

:

and

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF BEAR STEARNS MORTGAGE FUNDING TRUST 2006-SL3, MORTGAGE-BACKED CERTIFICATES, SERIES 2006-SL3

Defendant(s).		

ORDER ON COMPLAINT TO AVOID LIEN

This matter is before the Court upon the Plaintiffs' Motion for Entry of Judgment by Default as to Defendant JP Morgan Chase Bank, N.A. and U.S. Bank National Association as Trustee, Successor in Interest to Bank of America, National Association as Trustee As Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Mortgage Funding Trust 2006-SL3, Mortgage-Backed Certificates, Series 2006-SL3 (the "Defendants") the Court having determined

Doc 11 Entered 08/27/15 16:25:29 Case 15-05018 Desc Main Page 2 of 3

Document

that Defendants have failed to answer or otherwise defendant against the Complaint, and upon this

Court's finding that the allegations of the Complaint are sufficient to state a good claim for relief and that

proper service of the Summons and Complaint has been made, it is

ORDER, ADJUDGED AND DECREED that at such time as a discharge is entered in this case,

the Deed of Trust dated July 28, 2006 recorded among the Rockingham County, Virginia land records as

Instrument No. 2006-00024957 (the "Deed of Trust"), shall be declared void and released as to the as to

the Plaintiff's residence located at 450 Quail Run Drive, Elkton, Virginia 22827 (the "Property").

It is further ORDERED, ADJUDGED AND DECREED that Plaintiff shall file a copy of this

Order with the Clerk of the Court for the Circuit Court of Rockingham County, Virginia. Upon receipt of

the Order of Discharge in Main Case No. 15-50036, the Plaintiff shall also file a copy of the Order of

Discharge with the Clerk of Court for Circuit Court of Rockingham County, Virginia.

It is further ORDERED, ADJUDGED AND DECREED that any claim of Defendant filed with

respect to the debt secured by the Deed of Trust shall be treated as an unsecured claim under the

Plaintiff's Chapter 13 Plan, subject to review and additional objections by the Chapter 13 Trustee;

It is further ORDERED, ADJUDGED AND DECREED that this Order is subject to 11 U.S.C.

§348 and 11 U.S.C. §349, so that if the captioned bankruptcy case is dismissed or converted to another

chapter, the lien avoided in the Order is reinstated and revests the real estate interest as it was

immediately before the commencement of the bankruptcy case.

The Clerk is directed to forward copies of this Order as required by Local Rule.

ENTERED: 8/27/15

JUDGE REBECCA B. CONNELLY

Page 2 of 3

Case 15-05018 Doc 11 Filed 08/27/15 Entered 08/27/15 16:25:29 Desc Main Document Page 3 of 3

I ASK FOR THIS:

/s/ Beth C. Driver HOOVER PENROD, PLC

Hannah W. Hutman (VSB No. 79635) Beth C. Driver (VSB No. 83838) 342 S. Main Street Harrisonburg, VA 22801 540-433-2444 hhutman@hooverpenrod.com

SEEN AND AGREED:

/s/ Herbert Beskin (with email authority)

Herbert Beskin, Chapter 13 Trustee